

DOJ Consumer Protection Unit Suggests Credit Freeze For Those Affected By Equifax Hack

The Delaware Department of Justice Consumer Protection Unit has the following information and suggestions following news of the theft of personal information relating to more than 140 million individuals from Equifax. Equifax is one of the three major credit bureaus that compile and provide information to lenders about a person's credit.

- See if you are affected. Equifax has a website – www.equifaxsecurity2017.com – where you can input your last name and partial Social Security number and find out if the company believes you are one of the people affected by the hack and exposure of information. Given that the number of people affected is almost half of the U.S. population, there is a good chance you are.
- Consider freezing your credit. Freezing your credit means no one can make inquiries about your credit history or open a new credit card or other account in your name. That includes you unless you lift the freeze when you are applying for a credit card or account or loan, or if you use a PIN that should be provided to you when you initiate the freeze. You will need to place a freeze with each of the three credit bureaus, and can do so by going to:
 - <https://www.experian.com/freeze/center.html>
 - https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp
 - <https://www.transunion.com/credit-freeze/place-credit-freeze>

You can also call Equifax (1-800-349-9960), Experian (1-888-397-3742) or TransUnion (1-888-909-8872). The credit bureaus may charge \$5 or \$10 to freeze your credit.

- Sign up for credit monitoring. Equifax is offering all those affected one year of free credit monitoring, which would let you know when activity occurs on your credit history, such as the opening of a new account or credit card. While there have been questions, Equifax is publicly representing that “enrolling in the free credit file monitoring and identity theft protection that we are offering as part of this cybersecurity incident does not waive any rights to take legal action.” There are other credit monitoring services commercially available if you don’t want to use the one offered by Equifax.
- Monitor your credit history yourself. Anyone can check their own credit histories at www.annualcreditreport.com, which is required to be offered by the federal government. You are able to get a free check with each of the three bureaus once a year. Some people choose to check on a rotating basis, checking with a different bureau every four months. Watch for accounts or loans or other activity that you did not initiate.
- File your taxes early. One of the things identity thieves may do is use your information to file a false tax return and try to obtain the refund. For people whose personal information may have been stolen, it is recommended to file your tax return as soon as possible in the tax season after receiving all the required information, in order to reduce the window in which identity thieves might try to file with your information.